

REMARKS

This amendment is submitted in response to the outstanding Office Action dated May 8, 2003 wherein the Examiner rejected claims 1-17 all of the pending claims. Claims 1-4, 12 and 17 have been cancelled. Claims 5, 13, and 14 have been amended. Reconsideration of the rejection and allowance of all the claims is respectfully requested in view of the above amendments and following remarks.

The rejection under 35 USC Section 112

The Examiner rejected claims 1-4 under 35 USC Section 112, second paragraph, as being indefinite for the use of the term system. Applicant has cancelled these claims herein.

The rejection under 35 USC Section 103

The Examiner rejected claims 1-17 as being obvious over Nakano et al in view of Harada. The Examiner basically stated that Nakano disclosed a device for locally controlling access to an account, account information, and a profile for each user which the Examiner is considering as parental control information, as well as sub-credit limits. The Examiner stated that Nakano does not disclose bio-authentication information, bio-authentication device that is a fingerprint sensor on a remote control or a local

storage device for the memory where the memory is part of a consumer electronics device. The Examiner stated that Harada discloses bio-authentication information that is a fingerprint sensor on a remote control. The Examiner further stated that Harada discloses a local storage device for memory and where the memory is part of a consumer electronics device. Applicant respectfully traverses this rejection on the grounds that Neither Nakano or Harada alone or in combination teach or suggest the ability to store the account information and bio-authentication information locally and only transmit the account holder information over the communication link when there is a match between the sub-credit limit and the bio-authentication link thereby securing the account holder information at home rather than at a service supplier such as in Nakano.

Applicant takes this opportunity to explain Applicant's invention. Applicant's invention pertains to a local account authorization device typically in a consumer electronics device found in the home. Many people are wary about giving out account holder information about a credit card to the public. In addition, it is typically difficult to change such account sub-credit limits with a service provider than changing it in your own local storage device.

In the present invention, the parent can set up on his local consumer electronics device such as a set-top-box an account with sub-credit limits. The parent inputs his/her credit information and then bio-authentication information of sub-credit limit holders and assigns particular sub-credit limits to each holder. This means that the credit card information is not sent out on the network until the bio-authentication information and the sub-credit limit is matched.

In Harada, the memory in the remote control is used to correlate the remote with the device and hold personal attribute data such as the name, address and telephone number of each user (Col. 18, lines 20-22). The memory in Harada does not teach storing bio-authentication information, sub-credit limits, account information and then only transmitting through the communications link the account holder information when there is a match. If Harada was combined with Nakano it would not teach or even suggest storing locally both the account information, the sub-credit information, the bio-authentication information and then only transmitting the account holder information upon a match of both the bio-authentication information and the sub-credit limits. Accordingly, Applicant respectfully submits that the claims are allowable over the references

of record. Entry of this amendment reconsideration of the rejections and allowance of all the claims is respectfully requested.

Respectfully submitted,

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On July 14, 2003  
By Patti Domchek